

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE**

In re:

Allen Williams
Mary Williams
Debtor(s)

Case No. 14-34014 / KCF

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/26/2014.
- 2) The plan was confirmed on 05/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/05/2018.
- 6) Number of months from filing to last payment: 48.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,149.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$36,000.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$36,000.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,850.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,073.73
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,923.73**

Attorney fees paid and disclosed by debtor: \$650.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American InfoSource LP as agent for	Unsecured	587.00	724.80	724.80	165.61	0.00
American InfoSource LP as agent for	Unsecured	787.00	819.82	819.82	187.32	0.00
American InfoSource LP as agent for	Unsecured	3,241.00	3,376.91	3,376.91	771.60	0.00
Bank Of America	Unsecured	11,695.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	1,546.00	NA	NA	0.00	0.00
Cach, Llc	Unsecured	916.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	1,599.00	1,599.08	1,599.08	365.38	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	4,694.00	5,233.90	5,233.90	1,195.90	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	1,931.00	1,722.95	1,722.95	393.68	0.00
CAVALRY SPV I, LLC	Unsecured	2,972.00	3,849.00	3,849.00	879.46	0.00
CAVALRY SPV I, LLC	Unsecured	1,649.00	1,567.93	1,567.93	358.26	0.00
CAVALRY SPV II, LLC	Unsecured	1,690.00	1,586.33	1,586.33	362.46	0.00
Credit One Bank Na	Unsecured	8.00	NA	NA	0.00	0.00
Credit One Bank Na	Unsecured	112.00	NA	NA	0.00	0.00
Credit One Bank Na	Unsecured	86.00	NA	NA	0.00	0.00
Direc Mgmt	Unsecured	7,196.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	8,715.00	8,715.77	8,715.77	1,991.47	0.00
MACYS	Unsecured	222.00	222.41	222.41	50.82	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	376.00	375.82	375.82	85.87	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,175.00	1,174.83	1,174.83	268.44	0.00
Remex Inc	Unsecured	997.00	NA	NA	0.00	0.00
Sears/cbna	Unsecured	375.00	NA	NA	0.00	0.00
SINGH REAL ESTATE	Priority	32,000.00	0.00	24,000.00	24,000.00	0.00
SPECIALIZED LOAN SERVICING LL	Secured	216,298.00	251,606.42	0.00	0.00	0.00
THD/CBNA	Unsecured	717.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$24,000.00	\$24,000.00	\$0.00
TOTAL PRIORITY:	\$24,000.00	\$24,000.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$30,969.55	\$7,076.27	\$0.00

Disbursements:			
Expenses of Administration	<u>\$4,923.73</u>		
Disbursements to Creditors	<u>\$31,076.27</u>		
TOTAL DISBURSEMENTS :			<u>\$36,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2019

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.